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FOURTEENTH
ANNUAL REPORT

OF THE

MERCANTILE BENEFICIAL ASSOCIATION

OF

PHILADELPHIA.

TOGETHER WITH ADDRESSES BY

STEPHEN COLWELL, Esq.,

Rev. A. A. WILLITS,

JOSHUA L. BAILY, Esq.

DELIVERED AT THE ANNIVERSARY

HELD IN THE

MUSICAL FUND HALL,

November 13th, 1855.

PHILADELPHIA:

J. B. CHANDLER, PRINTER, 123 CHESTNUT STREET, [THIRD STORY.]

1855.

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ADDRESSES REPORTED IN SHORT HAND BY

JOHN J. McELHONE,

*Phonographic Reporter.*

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FOURTEENTH
ANNUAL MEETING
OF THE
MERCANTILE BENEFICIAL ASSOCIATION.

The Fourteenth Annual Meeting of the members of the Association was held at their Room, on Tuesday afternoon, the 13th of November, 1855, at one o'clock.

On motion,

WILLIAM P. HACKER, Esq., was called to the Chair, and WILLIAM A. ROLIN, was appointed Secretary.

The minutes of the last Annual Meeting having been read and approved, the Managers of the Association for the past year submitted the following Report:

*Fourteenth Annual Report of the Board of Managers of
the Mercantile Beneficial Association.*

Time, in his ceaseless course, has brought us upon the threshold of another year in the history of the Mercantile Beneficial Association, and it devolves upon the Board of Managers to furnish a statement of its present condition and the results of its

operations for the period about to close. And in looking back over the time which has transpired since our last Report, and contemplating the noble work which has been steadily and successfully performed, we feel that we have abundant cause to congratulate you upon the prosperity which has, through the exuberant goodness of a kind Providence, attended our imperfect labors.

The amount of pecuniary relief required of the fund for the past year has been *three hundred dollars*—a sum unusually small, and yet every legitimate demand that was made upon it, was promptly, cheerfully and satisfactorily met by the *Relief Committee*, in whose charge this department is exclusively held. The fact that so little has been asked for, during a period of severe financial pressure and losses in our mercantile circles, must be gratifying to you, as it has been to your Board; not because the Association is anxious to hoard its funds, for this is emphatically not the case; but because it presents an unmistakable evidence of the industry, prudence, economy and good health on the part of those connected with us in membership. We think it an honor, worthy of all commendation, that so few have found themselves compelled to come forward to ask for aid.

One of those to whom relief was granted, was a gentleman engaged in the capacity of a salesman, but having met with a serious accident, he was unable to attend to his duties, and consequently deprived of his salary. Continued illness having soon exhausted his limited means, he very properly applied to the Relief Committee for that assistance which he could not, with equal right and propriety, expect from any other source, and he had the proud satisfaction of realizing the value and importance of a membership of the institution.

Another applicant was one who was most deeply afflicted by prolonged disease. Sufficient means were placed at his disposal by the Committee, to render his unfortunate condition comfortable, and there is now much reason to hope that he will be entirely restored to health.

An old and valued member of the Society, after struggling for a time against the increasing tide of misfortune, was stricken down in his poverty by pain and sickness, and was constrained to apply for relief to the Association. His request was immediately responded to in that generous spirit which ever characterizes the actions of this Committee. Everything was done to make his burden as light as possible; and his heart was cheered with the happy consciousness of being associated with those who could sympathize with him under the weight of his afflictions and sorrow. But his disease gradually made such inroad upon his system, that it became evident his earthly pilgrimage was rapidly drawing to a close. All the comfort that was in the power of the Committee to bestow was anxiously afforded him, until death terminated his sufferings and care.

Your Board respectfully ask your especial attention to the *Registry Department*, as one of the most important features of this Association. Were it our province to reprove those who have placed us in charge of the active operations of this Society, we might complain of a want of interest in this branch of the work. It is not regarded with the favor it should be, and the co-operation of members and others engaged in business is not extended to it as fully as its importance deserves.

Of those who are applicants for the benefit of our Association, some come to us prostrated and helpless, asking for pecuniary aid, who are always relieved by the Relief Committee. Others come to us in full health and vigor, with the power and disposition to work, asking for situations in which their qualifications may be usefully engaged. This is the want our *Registry Committee* seeks to meet, but can only be done by the assistance of those interested in our Association.

No one questions the great benefits of the former mode of relief. And Your Board feel that they do not over-rate the importance of the latter, when they rank it side by side with the other, in permanent, substantial results to the recipient and to the community.

The method of conducting this part of our duties is, we think, judicious, and calculated to benefit the merchant as well as those in want of employment. Our Registry now contains many names of reliable and competent gentlemen seeking situations as book-keepers and clerks, with their references and other information requisite in such cases. This is open to the inspection of merchants generally. They can in this way avoid the expense of advertising and the annoyance of innumerable personal applications, and it has been a matter of surprise to Your Board that they have been backward in availing themselves of so desirable a channel for supplying their wants.

Still, the Board have reason to congratulate the Association upon the partial success of the plan. A large number of members have been recorded during the past year, some of whom have been supplied with desirable and permanent situations, and we may indulge the hope that our merchants will hereafter more generally avail themselves of it, and give this department the extent and usefulness it could so easily attain.

The Treasurer, in his accompanying report, presents a most flattering statement of the financial condition of the Association. It shows the receipts this year for dues, interest, ground rents, &c., amount to *twenty-eight hundred and seventy dollars and ninety-one cents*, and the aggregate sum now in his hands, including the investments which have been permanently made, is *nine thousand three hundred and eighteen dollars and twenty-three cents*, which exhibits an increase over last year's Report of *sixteen hundred and eighty-two dollars and fifty-six cents*.

It is with pride, as well as pleasure, that Your Board can announce that *three hundred and forty-three* names have been added to the list of members since the last Report, an augmentation exceeding that of any preceding year since the foundation of the Society; and with the same spirit which seems to be so generally infused amongst its friends, we have no reason to fear of achieving equal, if not greater results in future.

From its first organization to the present time, the course of

our Association has been onward. Each succeeding year has added to its strength and usefulness, until we find upon its roll *one thousand and twenty-nine* of the most respectable merchants of this city, an almost unprecedented number for an institution either political, social or beneficial. And it is not only the magnitude of its membership upon which we are called to offer our congratulations, but in the proud consideration which it holds in the estimation of the community at large.

Gratifying as such an exhibition of success must be to those who have labored to promote it, let us lose none of that warm and generous sympathy, nor that zealous devotion to the work, which is necessary to attain a still higher degree of benevolent usefulness.

Three years ago this Association urged upon the public the propriety of establishing an institution for the relief of aged, indigent and infirm merchants of this city. It was well known that there were among us men of high respectability, and of unblemished integrity, who would shrink from asking relief of their fellow men, whilst at the same time they were struggling with the most bitter grasp of poverty. They were of ourselves—merchants whose industry, enterprise, and liberality had materially assisted in building up the prosperity of the city, and given a high reputation to the commercial circle in which they moved. In the revolutions of trade, they had fallen from their high estate, and were now, in their old age, poor and neglected—forsaken by the world, and almost forgotten in the very place where they once were an ornament and a pride.

Every one saw and confessed the propriety of an institution of this kind. Its utility was not doubted for a moment, but many of our members were apprehensive that the welfare of this Association might seriously be compromised by the project. It was suggested that two societies, so like in their design, might interfere with each other. But the result has proved otherwise. The running waters of Benevolence may be directed in a hundred different channels, and still the fountain be as full and the

stream be as rich with blessings as at first. The Merchants' Fund was organized, and now stands as one of the noblest charities of the city; and the Mercantile Beneficial Association, which was the first to call it into being, is still progressing in its course of usefulness, richer in means and larger in numbers than at any other period of its existence.

Since last we met, we have had occasion to mourn the death of our much esteemed and lamented former President, ROBERT F. WALSH, Esq., and Your Board cannot, without doing injustice to their own feelings, allow this Report to be closed, without paying a humble tribute of respect and regard to his cherished memory. Mr. Walsh is known to have been the warm friend and constant supporter of this Institution from the date of its organization to the time of his decease. And not only did he exercise an especial interest in the welfare of this Association, but his time and means were ever at the disposal of all enterprises calculated to advance the happiness and well-being of his fellow man. He was eminently distinguished for his amiable, kind and courteous deportment in all his walks of life, as well as for his warm-hearted philanthropy and benevolence. His life was one of honor and integrity, and he has left a name to posterity without reproach or blemish.

In resigning their trust, at this, the close of their official term, Your Board ask the privilege of urging upon all a continuance of their efforts, in extending the usefulness of a society so worthy of support. We have endeavored to carry out the objects of its founders to the best of our ability, and if we have failed in our administration, it has been, we can assure you, an error of judgment and not of design.

WILLIAM C. LUDWIG,
President.

THE MERCANTILE BENEFICIAL ASSOCIATION OF PHILADELPHIA IN ACCOUNT WITH EDWIN MITCHELL, TREASURER.

1854. Dec. 12, 1855. Mar. 27, Nov. 12,		Dr.	1854. Nov. 14. 1855. April 12, Nov. 12.		Cr.
To Cash paid Rent of Room, -	-	\$100 00	By Balance to the credit of the Association, as per Report of this date, -	-	\$3,027 14
" " " Investment, -	-	2,375 00	" " Cash Redemption of Ground Rent, -	-	671 87
" " " orders of Relief Committee of Ways & Means, -	-	1,213 35	" " Dues from Members, -	-	2,382 50
" Balance to the credit of the Association this date, -	-	2,881 57	" " Old Furniture sold, -	-	74 24
			" " Rent of Room, -	-	50 00
			" " Interest Moneys, -	-	364 17
		\$6,569 92			\$6,569 92

TOTAL ASSETS OF THE ASSOCIATION :

Three Bonds and Mortgages,	\$5,000 00
Two Ground Rents, -	1,436 66
Cash on hand, -	2,881 57
	<u>\$9,318 23</u>

EDWIN MITCHELL,

Treasurer.

PHILADELPHIA, November 13th, 1855.

As The Committee appointed to audit the accounts of the Treasurer, report the performance of their duty, and present the Annual Report of that officer as correct.

November 13th, 1855.

JOHN PRICE WETHERILL,
OLIVER H. WILSON.

After the reading of the Report of the Board of Managers, the statement of the Treasurer of the Association was received and read, when both were unanimously adopted.

The meeting then went into an election for a Board of Managers to serve for the ensuing year, and the following gentlemen were duly returned as elected.

MANAGERS :

WILLIAM C. LUDWIG,	THOMAS F. BRADY,
WILLIAM H. BACON,	THOMAS H. FENTON,
EDWIN MITCHELL,	CHARLES S. OGDEN,
DANIEL STEINMETZ,	A. L. BONNAFFON,
OWEN EVANS,	BETTLE PAUL,
JOHN E. ADDICKS,	JOHN PRICE WETHERILL,
AUGUSTUS B. SHIPLEY,	JOHN H. ATWOOD,
FRANCIS BACON,	JACOB W. STOUT,
WILLIAM H. LOVE,	JOHN D. TAYLOR,
JOSHUA L. BAILEY,	OLIVER H. WILSON.

A resolution having been adopted requesting the Board to publish the proceedings in pamphlet form for the use of the members, the meeting adjourned to attend the public Anniversary of the Association to be held in the evening, at the Musical Fund Hall.

PUBLIC ANNIVERSARY.

The Fourteenth Anniversary of this Association, was celebrated at the Musical Fund Hall, on Tuesday evening, the 13th of November. The occasion drew together one of the largest audiences of fashionable and intelligent ladies and gentlemen that ever assembled in the Hall. It was filled to its utmost capacity, and several hundred persons were deprived admittance on account of the immense throng. A full and efficient orchestra was in attendance, and performed a choice variety of popular productions, which added greatly to the interest of the exercise.

WILLIAM C. LUDWIG, President of the Association, called the meeting to order, and nominated as presiding officer STEPHEN COLWELL, Esq., who, on taking the chair, delivered the following Address :

LADIES AND GENTLEMEN—

It was expected that Ex-Governor Bigler would have presided at this anniversary, and have delivered an address on the occasion. In a letter sent to the Committee, and which I will now read to you, he explains the cause of his absence :

MERCHANTS' HOTEL, }
 Nov. 10, 1855. }

DEAR SIR—

It is some weeks since you invited me, on behalf of a Committee appointed for that purpose, to attend and preside at the approaching Anniversary Meeting of the "Mercantile Beneficial Association," which invitation I accepted with much pleasure, and had seen no difficulty in the way of meeting that engagement until yesterday. But it is now apparent, that business matters connected with the Company of which I am the President, will require me to leave here on Monday, and it will scarcely be possible for me to return before the meeting. The business to which I refer, cannot either be postponed or neglected, as it involves matters of business integrity. No class of men, fortunately for me, understand better exigencies of this kind than merchants.

I regret exceedingly that I have not the leisure to attend to your flattering request as fully as I could desire, for no object could be more congenial to my feelings than that contemplated by the proposed meeting, and there is no class of people on the face of the earth with whom I would rather be identified in a work of benevolence, business enterprise or social relations, than the enterprising, generous, and high-toned Merchants of Philadelphia.

With many thanks for your marked attention, I remain, dear sir,

Your friend,

WM. BIGLER.

To WM. C. LUDWIG, Esq., Philada.

Mr. COLWELL continued as follows :

It cannot be necessary, ladies and gentlemen, to set forth at large the nature and objects of this Institution. Your presence may be regarded as evidence, not only that you know, but that you approve and desire to promote the views of the Mercantile Beneficial Association.

In the midst of much that is discouraging in human progress, it is a cheering fact that charity is gaining ground, both in theory and practice. There was a time when the relations of charity with religion were scarcely admitted, or if admitted, not insisted upon in terms sufficiently precise and strong. There seemed to be an apprehension that charity or good works might usurp the place of other religious duties, and that men would incline more to rely upon good works than upon faith for their salvation. This apprehension can scarcely have been well

grounded, for in this selfish world there is more reason to apprehend that men may rely unduly on faith than upon good works—that course requiring the least sacrifice. Since the time that Howard visited the wretched inmates of European prisons, charity has been steadily growing in favor. He was regarded as an enthusiast, an eccentric philanthropist; now all the prisons of Christendom are visited. There are now tens of thousands of Howards, and the whole subject of criminal law and prison discipline has been thoroughly revised in the direction of mercy to the imprisoned. Upon this subject, the call of charity has not only been heard, but the response has been magnificent. In this same period, moreover, innumerable other marks of an increasing charitable spirit have appeared, not merely in the establishment of charitable institutions in endless diversity, but in the increase of charitable effort on the part of individuals.

What charity now requires for the augmentation of its dignity and power, is a more specific and authoritative statement of its relations with Christianity, a more complete exposition of its doctrines and duties, than has yet been given to the world. Christians are all responsible to their Master, according to the talents committed to them; let each for himself decide upon whom the burden of this exposition lies. But in the meantime, we are not left in the dark; we have the teachings of Him who spake as never man spake: lessons so plain that we cannot fail to see their import and pregnant meaning. He who placed the law, “Thou shalt love thy neighbor as thyself,” by the side of that which commands us to love the Lord our God, and said, *it is like unto it*, placed the love of our neighbor very high in the scale of religious duties. These two great commandments being thus placed side by side, plainly teach us that Christianity consists in what we owe to God, and in what we owe to man. There is no warrant in Scripture for supposing that our religious duty to man is not as imperative as our religious duty to God. He who said: “Inasmuch as ye have done it unto one of the least of these, ye have done it unto me.” “By *this* shall all men know

that ye are my disciples, if ye have love one to another.” “If thou bring thy gift to the altar, and there rememberest that thy brother hath aught against thee, leave there thy gift before the altar, and go thy way; first be reconciled to thy brother, and then come and offer thy gift;” and who said by his apostle: “For all the law is fulfilled in *one word*, even in this, Thou shalt love thy neighbor as thyself,” has made obedience to these precepts a religious duty; those who obey them, for His sake who gave them, are in the exercise of religion. It is perfectly clear, from the teachings of the New Testament, that all the good we can do our fellow men is a duty of religion. Of our internal religious exercises God alone is witness; of our outward religion, all men can testify, because it must consist in the main of our religious demeanor to our fellow men. The great external observances of religion must be looked for in the good which men do to each other for Christ’s sake. This is what He has most urgently and strictly enjoined; this is what He has enforced in the most solemn and striking of all His parables, that of the Last Judgment; and it is in reference to this, that it is said: “For he that loveth not his brother whom he hath seen, how can he love God whom he hath not seen?”

It is happily the case, that in this great work of religious well-doing among men, there is little occasion to refer to those differences in doctrine which divide us in other departments of our common faith. We can feed the hungry, clothe the naked, visit the sick and imprisoned, give the cup of water to the thirsty, and visit the fatherless and the widows in their affliction, without encountering those doctrinal differences which are, perhaps, unavoidable upon topics of theology. While, then, we cannot agree at all points in doctrine, we can unite in action. We cannot all unite in building a church, or in worshipping in the same church; we are necessarily separated upon some points of faith, but we are all brought together in the great field of active religion. There is something severe and strict, if not almost harsh, in the lines of sectarian separation; but there is something

lovely and beautiful in the great arena of religious charity. It is in this arena and its delightful duties that we should smooth away the asperities of feeling produced by denominational differences. We welcome, then, every association designed for human advantage, or to promote human comfort, to relieve human suffering, to carry peace, consolation and light to any human mind. If such works are not done with pious motives, they are at least the works that should be done by the pious. Christ said of those works of mercy, which were done by some one not in his name: "Forbid him not; he that is not against us is on our part."

How gladly then do we favor the Bible Society, the Sunday School Union, the Union Benevolent Association, the Young Men's Christian Association, the Mercantile Beneficial Association, the House of Refuge, the Magdalene and Rosine, and a host of other institutions, in which men of differing opinions can unite on common ground, and efficiently serve their common Father in Heaven. When all the good accomplished by these various associations is done for His sake who bestows the impulses which set them in motion and carry them on, then it is the work of Christianity, and constitutes a series of religious observances.

We need not dwell on the greatness of that wisdom which has thus bound religion and humanity so firmly together, as to make them inseparable. We need not inquire why the law of kindness is made a great law of Christianity. It is doubtless in part a compensation for the many infirmities of our nature. A large portion of human life is passed in the feebleness of infancy, or the inexperience of youth; another large portion in the declining strength and decaying faculties of advanced years—each condition demanding incessant care and kindness. Scarcely more than the third of our days are we in the prime of life and strength. And this prime of life, how is it invaded by disease, disaster, affliction and death? How wisely and how graciously is it made a religious duty, to stand by and support each other, amidst all

the infirmities and trials of earth. It is not merely for the sake of those who may need care and assistance, but for their sakes who give it; for the highest Christian attainments will be made by those who follow most closely in the footsteps of their Master, in their devotion to human welfare. But it is not in the weakness of infancy, nor in the feebleness of old age, nor in the attacks of disease, nor in the occurrence of accident, that we find all or even the strongest claims upon our compassion and the exercise of kindness. Men are very unequally fitted to undergo the struggle of life. How many strive and toil, yet fall in the path, and with bodily strength exhausted and mental energies impaired, are unable again to take their place in the ranks. Their only remaining hope is in the law of kindness. And when commercial revulsion sweeps over the land, how many are thus prostrated. It is to meet misfortune and misery, occasioned by such events, that this Association is destined. It is to take up those who are fallen by the way, those who are stripped of their possessions, those who can no longer help themselves; these are to be taken up and kindly cared for, and if need be, carried to the inn and their charges paid. This being done for His sake, who spake the parable of the Good Samaritan, will be in obedience to that law of kindness which will speedily change the whole face of society, and carry Christianity and Christian civilization throughout the world, when it is made an operating law of religious progress and the great external feature of Christian life.

The profession of the merchant is one of great responsibility in the economy of society. He occupies a position between all men regarded as consumers, and that very large class of men who are the producers. The merchant is the intervening agent, whose duty it is to deal justly with both. The world has never yet, as it strikes me, adequately acknowledged its obligations to those armies—hosts of laborers, whose never-ceasing toil furnishes the food we eat, the raiment we put on, the shelter which is over our heads, and the innumerable articles of convenience and luxury which adorn our dwellings. How little do we think, in

the midst of our enjoyments, of those who have so labored in our behalf! How seldom do we inquire whether they received the due reward of their industry. Are we not, on the contrary, more bent on purchasing goods cheap, than upon considering the welfare of the laborer? We, the consumers, must learn, whilst we buy cheap goods, never to forget the interests of those multitudes who labor, and who depend upon that labor for their daily bread. The merchant, especially, must not forget that his business is a portion of that agency which distributes to the world the productions of industry. Whilst consumers should ever be willing to pay for the articles of their consumption according to the labor bestowed them, upright dealing should pervade all the operations of the merchant, and especially when he is in direct contact with the producer.

This entire commercial agency should be characterized by fairness, justice and liberality. And in point of fact, no class of men stand higher at this day than merchants. They have the more need and the more reason not to forget that all their gains are a charge upon the products of labor, and that laborers have a right to look to them, not merely for fair dealing, but for countenance, sympathy, advice and protection. The position and the business of merchants make them intelligent and wise; their opportunities of learning human nature and controlling human affairs are very great. In no direction can their influence be more useful to humanity, in no quarter can their sympathy and kindness be more effectual than when directed, so far as it may be, towards the great industrial army on which their business so mainly depends.

The risks and responsibilities of mercantile life are not sufficiently realized by many not engaged in it. If they were, the number who embark unprepared in it would be much fewer. It should be noticed by those who engage in this business, that a very large proportion of those who make the trial, fail of success. To succeed as a merchant, requires a combination of energies and good qualities not often united in one man. The regular

training of commercial education may go far to ensure success; but after all, the storms which assail the commercial bark demand often, for success, the highest qualities of the human mind.

JOSHUA L. BAILY, Esq., after having read the Annual Report of the Board of Managers, which elicited the most earnest attention, proceeded to address the meeting as follows:

MR. CHAIRMAN, LADIES AND GENTLEMEN—

This report is a lengthy text, but I shall only refer to a single point in it—one which seems to me to be worthy of especial comment. I think that I express the feelings and sentiments of each and every member of the Board of Managers with whom it has been my privilege to co-operate, when I observe, that while we deem it a matter of congratulation, that out of the large number of members constituting this Association, only three have come forward and made application for relief from its funds, yet we also consider it a matter of regret. We have had to lament that while so large a fund, and one capable of doing so much good, has been placed at our disposal, we have had so little opportunity of dispensing it.

It is gratifying to us to see present this evening such a full and intelligent audience. It was said of a commercial community, in a great city in olden time, that “their only thought was how to buy cheap and sell dear.” We believe that the merchants of Philadelphia have better thoughts, higher purposes, and more noble aspirations. Your presence here to-night is to be regarded as an evidence of your sympathy in the holy cause of philanthropy and in the objects of this Association.

The Board of Managers are more desirous to have the design and aim of the Mercantile Beneficial Association clearly understood, for the reason that they are fearful its true character, to some extent, has been misapprehended. In our midst, there is a

great variety of public charitable institutions. There are those to shelter and protect the widow and orphan; to relieve the sick; to restore the maimed, the deaf, the dumb and blind; and indeed, I may say that there is scarcely a single type of human distress left unprovided for. Ours is also a benevolent institution, but of a somewhat different character. I know not any better way of explaining it, than by comparing it to an insurance company, into which every member pays his annual contribution, knowing that he may make demand on it in the hour of need. When misfortune overtakes him, and he is in want, he can come to our Relief Committee, and frankly state his case, feeling assured that all knowledge of it will rest there. He can come with courage and with hope. It is his privilege to do so—nay, it is his right; and it is the duty of the Relief Committee to give him prompt and cheerful attention, and to furnish the relief which he requires.

It has been often said that merchants are more favored than other classes of men; that they partake more largely of the comforts and luxuries of life. It may be so; but at the same time it is known that there is no class more liable to the vicissitudes of fortune. And when calamity does come, it falls upon the merchant with a heavy blow. It is also known that there are no men more sensitive in regard to their own affairs; that none feel more keenly the shafts of adversity; that there are none more unwilling to allow their distresses be made known. Hence the difficulty of affording relief. It is not possible that the circumstances of the one thousand and twenty-nine members of this Association can at all times be known to your Relief Committee of five. Then, here is work for individual members. Those who have a claim on the bounty of the Association must be sought out.

Fellow-members:—You who are accustomed to participate in this annual social entertainment—do you suppose that it is the only co-operation asked at your hands by the Association? I believe that if each member felt that he was an interested party in

the great results to be attained, he would be looking about him for cases needing attention. He would manifest a brotherly interest in the circumstances of his unfortunate neighbor, and see that he received the relief which his case required. In this way a vast amount of good might be accomplished. Very few of you may ever be recipients of the Association's bounty, but you may know the pleasure consequent upon a charitable act, and feel how much more blessed it is to give than to receive.

I have often thought that there was no position in life more dignified, nobler, and more happy than that of an intelligent, philanthropic Christian merchant. What man of more liberal views and kindly sympathies? His sympathies are universal in their application. No ship reaches our shores but is freighted with news for him. Naught can transpire in any quarter of the globe, in England, Russia, or Japan, but it demands his attention. He is alike interested in the fierce and chilling blasts that come down from the mountains of the North, and in the soft and gentle zephyrs of the South, in every breeze that sweeps across the sea, and in the air that floating from the prairies of the West comes to him laden with the fragrance of myriads of flowers. He is thoroughly awake to every thing around him, and his benevolence is co-extensive with his knowledge.

Fellow-members of the Mercantile Beneficial Association—
young merchants—suffer a word of exhortation from one whose sympathies and interests are identified with yours. We have all something to do. We have not only a reputation to make, but we have a reputation to maintain—the reputation of Philadelphia merchants, so justly and so widely celebrated. Let us do nothing to tarnish this fair name, but let it become brighter through our means. Some there are who have lived and died among us who have dignified the calling of a merchant and made it honorable. Among the early members of this Association were a Corbit and a Walsh. Their lives were spent in our very midst. We knew them well, and we honored them. In their mercantile integrity, uprightness of character, indus-

try, benevolence and philanthropy, they have left us shining examples to emulate. Let us prove ourselves worthy of such companionship.

When a voice comes from over the sea bringing us the tale of famine, who are more ready to send food to the famishing millions than the Philadelphia merchants? A fire devastates a neighboring city, and who are more prompt than our merchants in furnishing relief to her homeless citizens? When Pestilence sweeps with poisoned wings through the cities of a sister State, with what liberality have our merchants sent them the necessary aid? Can it be possible that a community so characterized for liberality abroad, can disregard the sorrows or misfortunes of any within its own borders? Let us ask ourselves the question, do we permit the competitions of trade, or anything else, to shut up our hearts against our neighbor? Let it not require the enchantment of distance to excite our philanthropy. The circle of our benevolence may be as wide as the world, but its centre should be close to our own firesides. The children of poverty and misfortune are always around us, and "whenever we will, we may do them good." Every effort in such a field will have its reward.

"The heart that bleeds for others woes
Shall feel each selfish sorrow less."

And he whose helping hand is extended to a brother in distress—

"Smoothes not another's rugged path alone,
But scatters roses to adorn his own."

Rev. A. A. WILLITS, on being introduced to the Association, said :*

* It is due to Rev. Mr. Willits, to say that his address was entirely extemporaneous, and although our excellent reporter has given very fully and accurately the substance of his address, the report, of course, gives no conception of his delivery; and those who heard him will find a great difference in the speech as heard and as now read, for, as Montgomery well remarks, "the attempt to put

LADIES AND GENTLEMEN—

A clerical friend of mine, who has a touch of waggery in his composition, tells a story about a couple of old ladies who used to meet by appointment to discuss the affairs of the world, and at the same time a mug of good cider! On one of these occasions, one of them delivered herself somewhat after this sort. Tipping her mug, and half-emptying it at a draught, "Ah! aunt Sally," said she, "there is a great deal of trouble in this world. Yes, a great deal of trouble." Then taking another pull at the mug, and smacking her lips, "But," said she, "Aunt Sally, there is a *great deal of good cider in it, too.*"

This homely story came to my mind as I looked over this audience, when I came in to-night. I have been scanning the faces, and am pleased at seeing the intelligence, social worth and moral influence that are here. I know that there is a great deal of evil in the world; a great deal in our own country, bright and pleasant as it is. There is a great deal of sin; a great deal of deception; but, thank God! there is a great deal that is good. There is a great deal of moral worth and noble aspiration in it. There is a great deal that promises gloriously for the future of our country, and which makes me feel like saying with old Dr. Beecher, "I don't believe it is in the decrees of God that this noble country shall go to the devil."

Thank God, there are people in Philadelphia who can be drawn out from their homes by something beside baby shows and mammoth women. There are people here who can appreciate high and noble objects: this audience to-night is the proof of it.

Mr. Chairman, I see a great many things in life to be glad of. I think I am more often glad than sorry. I do not know whether it is peculiar to my constitution, but the lines of my face are

upon paper the effects of impassioned eloquence, is like the attempt to gather up dew-drops which appear jewels and pearls on the grass, but run to water in the hand. The elements, indeed, remain, but the grace, the sparkle and the form are gone!"

more inclined to curl up than draw down. I think it helps me along in my duty. I sometimes have sober thoughts—when I get looking on the dark side; but I see so many things to make me glad and hopeful and vigorous in the work to which I have put myself, that I rejoice more than I sorrow.

Mr. Chairman, there are some things about this meeting and the object before us here to-night, about which I am glad. First of all, I rejoice, sir, THAT THE MERCANTILE CLASS ARE BEGINNING TO HAVE SUCH POWER—ARE RISING SO RAPIDLY IN INFLUENCE THE WORLD OVER. It is the great historical fact of the day. I believe that it is a promising and a hopeful one. I believe that the feudal ideas of the past are vanishing; that kings and nobles are beginning to lose their substantial power. I believe to-day, that the yard-stick is mightier than the sword, and that the purses of merchants are doing more than the crowns of royalty, in the decision of the destinies of the earth. Yes, kings and their ministers may weigh and talk about that wonderful thing which has troubled them so long—the balance of power; but I can tell you where it is weighed first and last. Not in the cabinets of royalty. There is a little back parlor way up yonder in Frankfort-on-the-Maine, in Europe, where some Jewish bankers live, called the Rothschilds. They weigh the thing first and last; and kings and ministers have to do as do the men with the bag that has the gold in it.

I mention this to show what power the mercantile class has in deciding the great destiny of the world. And that power is growing every day, and I am glad of it, because as soon as that class come up to the realization of the dignity and importance of their profession, they will decide right—then they will decide for peace, and not for war. We will get rid of that folly and curse by and by. Men who count up the figures of war, as merchants do, will vote for peace. The men whose correspondence and interests never stop with boundary lines—the men who have been truly and characteristically termed “the friends of mankind,” will be for peace and humanity, and the great ideas of brotherhood.

But, sir, I rejoice not only in the growing importance and power of the mercantile class; but I rejoice more: IN THE SECOND PLACE, TO KNOW THAT THEY ARE WAKING UP TO THE REALIZATION OF THAT POWER AND INFLUENCE, AND ARE ASSOCIATING TOGETHER (AS HERE AND ELSEWHERE) FOR THE VERY PURPOSE OF BEST EQUIPPING THEMSELVES FOR THEIR TRUE AND HIGH POSITION IN THE WORLD.

I read that this society was organized for the following purposes: "It shall have for its object the promotion of friendship and fraternal affection among its members; the distribution, under proper regulations, of pecuniary aid to such of them as may at any time stand in need of it; the pleasant interchange of kind feelings and views between the older and the younger members, whether as merchants or clerks, employers or employed; and the incidental elevation of the mercantile character of our City and State."

Where can you find nobler objects than there? Fraternity! Security! Sympathy! Excellence! Do not such objects commend themselves to every heart here?

Where is the young merchant who does not feel, the moment he hears these noble objects announced, like saying: "This Association is worthy of my heartiest co-operation, and it shall have both my name and my influence."

Personal security, sir, is the lowest object in the organization, yet it is a legitimate, an honorable and a good one. The risks of mercantile life you know more of than I do. But I have been perfectly astounded in reading, within a few days (especially as my business was to address you), the careful estimates of some of the wisest merchants of this and other of our great cities, on this subject. I find them stating, as a well-ascertained and reliable fact, that only about *one per cent.* of those who enter mercantile life in this city, succeed in it! The fact was perfectly startling to my mind. I could hardly believe but there must be some mistake in the figures. Is there not a mistake? The gentlemen around me here assure me the estimate is correct. Well, sir,

what is the language of such a fact? Why, sir, it tells us in an eloquence that ought to make every ear tingle, and every heart move with concern, that the path of the merchant, like the path of the mariner, is exposed to tempests and disasters! And that it is the wisdom and the duty of the merchant, as well as the mariner, to prepare for these storms, and, so far as he may, provide security against these disasters!

He would be the blindest of men, the most unskilful of mariners, who would put forth to sea without provision for the storm, for every step of his path is environed by peril, however fair the prospect when he starts—however bright the canopy above him—however smooth and unthreatening the crystal waters around him. Yet all experience tells him that

“Rocks below, and tempests sleep
Insidious o’er that glassy deep,
And leave no hour secure.”

Blind, indeed, therefore would he be, to go forth without provision for all this—without life-boat, or life-preserver, or spare spar to buoy him up from a watery grave, when his ship was a helpless wreck.

And is the merchant any less blind, who enters business amid these terrible risks of traffic, and who makes no provision against disaster? Surely not.

Now, sir, this society proposes the aid in disaster, which all are so liable to need. It says, “Come, brethren, we are one; one in name, one in business, one in interest, and one in fellowship; let us unite. We are merchants of the City of Brotherly Love; let it not be a misnomer, but a true name. Let us unite for personal security.”

I say, then, to young merchants, that they owe it to themselves; they owe it to those who are dependent upon them (if they have any dependent upon them, and if they have not, they ought to have); they owe it to themselves and those dependent upon them, to provide against such emergencies as I have pointed

out. The Bible says that "he who will not provide for his own household, is worse than an infidel." And you do not provide truly and entirely for your household, until you make provision against emergencies which, at the time, you may not have the ability to meet single-handed.

And there should be no false delicacy, when the storm has overtaken the mereantile mariner; there should be no false delicacy about receiving such assistance. There is no disgrace in it, and there should not be the slightest delicacy—no.

There is no disgrace in disaster if it finds you to the last standing nobly at your post. If, like the noble Luce, when the Artie went down, you go down too, and only come up upon broken fragments, no disgrace attaches to you.

But, I will tell you what is disgraceful. In the time of storm it is disgraceful, like those black-hearted villains of the ill-fated steamship referred to, to seize the long boats, save yourselves, and leave those who depend upon you to perish. It is disgraceful to fail in business, when every body suffers but those who fail. That is disgraceful. The man suffering such a wreck ought, as our musical friends would say, to be "executed on one string."

But, Mr. Chairman, as I said, personal security, is the lowest object of the Association—it has higher ones—it is not simply an Insurance Company, and I gladly plead for it, feebly though it be—because I believe in its exercises of FRATERNITY, SYMPATHY AND TRUE EMULATION IT IS ONE OF THE GRANDEST EDUCATORS OF THE MERCANTILE CLASS. It develops that part of your nature which your business does not necessarily develope. I know that a man to be a successful merchant in this age must be energetic, wide awake, full of vigilance, of diligence, and all that, but are there not many noble and glorious traits of mind and heart which are not necessary to mereantile success? A man may succeed in mereantile life in winning a fortune, I mean, and yet be a hard-hearted selfish man. Mean after all, though he pays his debts and deals promptly, because it has been found that mo-

ney can only be made in that way. He may do that and still not exhibit any of the kindly sympathies of life, the noble and beneficent charities of manhood. Aye, may keep in the shell of his selfishness, like the snail, all his life, and leave only a trail of slimy example behind him when he dies! But the men who form associations like this one, the men who gather around a standard like this, seize upon the true idea of the mereantile character. They show that the true model of a merehant is to be the friend of man, to live for personal excellence and not to be a mere money getter.

To look upon money getting as the *end* of life is surely most contemptible!

O! who so mean and contemptible as the man who has no faculty but that of a "Digger" Indian!—whose whole soul has gone down into the ends of his fingers! and who lives only to scrape together money to load himself with, and who, as the poet well expresses it—

"Like an ass with heavy ingots bowed,
Goes his dull journey thro', till death unloads him."

There never was a better figure! An ass with his panniers full of gold and his stomach full of thistles! is the true image of that miserable being, who feeds only on the sharp and bitter things of life in order to save money for the noble purpose of being unloaded at last by death!

But that man is the wise and noble one, who has learned that money is indeed worth much as a *means of usefulness*, and who directs it to that end. He who has discovered that it is worth great self-denial—economy, energy and perseverance in order to make money to do good with, has found out the true art of living! and the sweetest well-spring of happiness! For "It is more blessed to give than to receive."

He never will begin to live who lives for himself alone. In what a narrow circumference does the man's life move who hangs on and revolves around the little pronoun I? but the men who

take humanity in their scope like our LAWRENCES and our COPES—noble men!—have a wider and more exalted career. O, the day is coming when the world will appreciate who were its great men—when the Cæsars and Alexanders and the Napoleons—despite all the sayings to the contrary of their clerical eulogizers, will be put down at their true estimate. The men whose steps to power were over prostrate humanity, and whose esenteheons were marked with blood, and whose pathway was filled by wailing widows and orphans, will at no distant day be weighed in the balance and found wanting. “Tekel” will be written upon all of their performances. But those men whose movements upon earth were as silent and as blessed as those of angels, men who made money and used it to relieve suffering humanity, who could write in their Diary as Amos Lawrence did on the 1st of January, 1852—“Outgoes since this day 1842 have been \$604,000, five-sixths of which have gone to make other people happy.” These are the men it will honor and bless, for such men and your Cæsars are not to be named in the same day. It is like holding up a farthing rushlight beside the Sun of Heaven.

I love this Society, therefore, Sir! because it thus brings men up to realize the true aims and objects of life, and because it inspires young merchants with the noble ambition of excellence. It tells them to put the mark high, and to persevere in its attainment, despite all blandishments and temptations. This is what the organization proposes, and these anniversaries help to carry it out. Despite all croakers, Sir, I believe that the world is getting better every day. There is a great deal of sin in it, but it is getting better. It does not get better as fast as some enthusiastie people desire, and they get tired and give it up. But I have made up my mind, so long as God is patient, to try and display the same virtue. And WHITTIER never wrote a sublimer sentiment than this:

“The eternal step of progress beats
To the great Anthem, calm and slow,
Which God repeats.”

That anthem still resounds from the Heavens, and the step of progress is still going on.

And one thing is certain, Sir, the world is waking up to esteem men by their worth. It does not mean now—so many dollars. It used to be:—"How much is such a man worth? Answer. Guess about \$5,000." But the age has given a new definition to the word. As a quaint writer has observed, it is beginning to find out that these externals of name, office, wealth, or pedigree, are only the harness to the horse; the mere caparisons; they are not the man himself. You may put a five hundred dollar harness upon a five dollar horse, and this age will not admire the beast. It demands excellence in the man. A man may make money by fraud. Men have done it in this country; they are doing it now. They may gain wealth; take it from our pockets and the pockets of others; but there is one little thing they cannot get from us, and that is our veneration and respect. The autobiography of a rich hum-bug which lately fell quite a dead letter from the press, proves the truth of what I say.

The respect of the people cannot be had when it is known the money was obtained by sham and deception. While the poison of such biographies is scattered among the young men of our country, let it be known at the same time that fraud does not generally succeed. Honesty is triumphant in most cases. When fraud does succeed it strikes our attention from the rarity of the occurrence. Remark is not excited when honesty succeeds; it is what we expect and no note is made of it. But when some knave gets to the top of the ladder of opulence, we are apt to be deceived—for then we hear it said, "Nothing goes down in this age but humbug." Young men, do not get that idea into your heads. You will be like to fail if you try to carry it out. Even if you do succeed such success will not be worth having. You may get money, but people will say, "He has money, but he is a *hum-bug*!" You will hate yourself. But there is something glorious when a man knows that if he failed, it was in an honest cause. I think that he who elevates his moral nature and developes his

mind and heart in the social affections and charities, can never fail. The mere matter of dollars and cents does not come into the question of true success. He does succeed, and though he die poor as Lazarus, there will be angel hands to bear him upward to his crown!

St. Paul in giving the Christian's armor, first said, "let the loins be girt about with truth." He does not mean doctrinal truth—that comes in afterwards under the figure of the sword; but he means integrity—truth in the heart—"in the inward parts," as the Scripture has it. Let the young merchant, therefore, begin with honesty. Let there be no sham; no rottenness at the core. Let honesty be in your heart! Let it be upon your lips; in the goods upon your shelves; in the labels on the goods. Let it be in your books of accounts. In the beginning, at the end, throughout, let integrity be your adviser. I can tell you that then you can use capital whether you have much or little yourself. In that way the Lawrences got rich. In that way all true men have succeeded.

It is true; no young man in this age can gain the true mark of a noble and elevated mercantile character without resisting a great deal of pressure. It is an age of extremes. It is an age in which blandishments are in the young man's pathway. He has to exhibit self-denial; to fight and to conquer. But if he show the spirit of a true man, this is the age, this is the land, in which he will find both aid and honor!

One of the most beautiful ideal representations of a noble youthful ambition—the spiritual depth and beauty of which a casual reader would overlook—is that given by our own great Poet Longfellow, in that familiar and beautiful poem called, "Excelsior."

His hero is a young man aspiring for genuine excellence, and who has taken for his watchword—that noble one—"Excelsior"—higher yet!

To illustrate the truth we have just endeavored to enforce, that no excellence can be attained without earnest effort—sin-

cere self-denial, and manly perseverance, he represents the youth to our imagination as about to make the difficult ascent of the rugged and precipitous Alps—at the dangerous hour of twilight, and in the forbidding and repulsive season of winter.

“The shades of *night* were falling fast,
As through an Alpine village passed
A youth, who bore, 'mid *snow and ice*,
A banner with the strange device,
Excelsior !”

Then follows a fine personal description, indicating the solemn resolve of his life ; the holy enthusiasm that burned within ; and the clearly defined purpose he had before him :

“His brow was sad ; his eye beneath,
Flashed like a faulchion from its sheath,
And like a silver clarion rung
The accents of that unknown tongue,
Excelsior !”

Now come the temptations. He is first tempted by ease :

“In happy homes he saw the light
Of household fires gleam warm and bright ;
Above, the spectral glaciers shone,
And from his lips escaped a groan,
Excelsior !”

How cosy it looked in there !—how delightful to turn in to such a bower of ease and rest !—but the noble spirit within whispered, “this is not *your* rest ; excellence is better than ease—no cross, no crown.” So groaning out his battle cry, “Excelsior,” he presses on.

Next comes the temptation of fear :

“Try not the past !” the old man said :
‘Dark lowers the tempest over-head,
The roaring torrent is deep and wide !’
And loud that clarion voice replied,
Excelsior !”

This was some old fogey. One who did not believe it was best to undertake anything, there were so many difficulties and dan-

gers in the way. But he had counted the cost; difficulties he knew there were, but “none of these things moved him.” With a brave heart and a favoring Providence he would conquer them all, and so with an exultant shout—he presses on!

Next comes the voice of passion—that Syren whose seductive song has won many a youthful voyager to the shores of the “dangerous isle.”

“ ‘Oh stay,’ the maiden said, ‘and rest
Thy weary head upon this breast!’
A tear stood in his bright blue eye,
But still he answered, with a sigh,
Excelsior!’”

Ah! that *tear*, that *sigh*! they show how well the poet understood the youthful heart and the struggle of passion. But his good genius again comes to his aid, and he answers heroically: “No! I cannot stop, young maiden, I must press on!” She ought to have been ashamed of herself, to have asked a young man to stop in the path-way of excellence. No true woman would. Such an one would rather say, “I will go with you, and share your self-denials and stimulate your holy purposes.”

It was not the voice of true and holy love the poet wished to indicate here; but the Delilah voice of passion that would woe the young Samson’s head to a lap of dalliance, while she removed the locks of his strength!—therefore, he did well to shut his ears to her invitations: “Listen not to the voice of the charmer—charm she ever so wisely.”

But another voice of discouragement greets his ear:

“Beware the pine tree’s withered branch:
Beware the awful avalanche:
This was the peasant’s last good night:
A voice replied, *far up the height*,
Excelsior!’”

Perils and difficulties could not stay him. With a brave heart and a pure purpose, what had he to fear. Well might he repeat the Apostles noble challenge: "What can harm you, if you be followers of that which is good?"

With an energy no difficulties could conquer; with a courage, no perils could daunt; he moves on, making the mountains echo with his noble battle cry, till the summit of excellence was reached. For—

"At break of day, as heaven-ward
The pious monks of St. Bernard
[Away up yonder at the top!]
Uttered their oft repeated prayer
A voice broke thro' the startled air!
Excelsior!"

It was the peal of victory, like that which broke from the lips of the heroic tent-maker of Tarsus, when his "perils by sea and perils by land" were all over; and he cried "I have fought the good fight, I have finished my course." Yes! the height of excellence was gained.

The poet now, by, what I think, one of the happiest conceptions, introduces the death of the youth. "What!" says one, "bring in that dark and repulsive thing, just as he has reached the crown of excellence, and cloud the sunshine he has gained by the total eclipse of death—most unhappy termination." Nay, friend, the poet introduces death here on purpose to teach you the beautiful and noble lesson, that he who aspires after true excellence not only secures the best satisfactions of time, but that immeasurably grander thing—capacity, fitness and power for the marchings of a celestial progress, and that from the summit of true earthly excellence he may go up with ease and joy to the felicitous progressions of an eternal life! Hark—

"A traveller, by the faithful hound,
Half-buried in the snow was found,
Still grasping in his hand of ice
That banner with the strange device,
Excelsior!"

“There in the twilight cold and gray,
 Lifeless, but beautiful, he lay
 And from the *sky, serene and far,*
 A voice fell, like a falling star,
 Excelsior!”

He was still going up!—never more rapidly!—never more gloriously!

Brothers! let us follow him!

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6 JOHN E. ADDICKS,	16 JOHN PRICE WETHERILL,
7 AUGUSTUS B. SHIPLEY,	17 JOHN H. ATWOOD,
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